

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

In Re: : Case Number: 19-50681  
: :  
: :  
Christopher D. Janok, : Chapter 13  
: :  
Debtor(s). : Judge Alan M. Koschik

**RESPONSE TO OBJECTION OF M&T BANK**

**Now comes** the Debtor, Christopher D. Janok by and through his attorney, David A. Mucklow and states the following in Response to M&T Bank the objection to the Debtor's Chapter 13 Plan:

1. The Debtor intends to amend the Chapter 13 plan to cure the mortgage arrearages in full owed to M&T Bank. The Debtor requests time to amend the Chapter 13 plan.

Wherefore, the Debtor prays for an Order denying the Objection to Confirmation of the Chapter 13 plan.

Respectfully Submitted by:

/s/ David A. Mucklow  
DAVID A. MUCKLOW (#0072875)  
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**CERTIFICATE OF SERVICE**

I certify that on or about 5<sup>th</sup> day of August, 2019 that a true and correct copy of the foregoing was sent electronically via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail Notice list:

Edward A. Bailey      [ebailey@reimerlaw.com](mailto:ebailey@reimerlaw.com)

Keith Rucinski, Trustee      [efilings@ch13akron.com](mailto:efilings@ch13akron.com)

United States Trustee    (Registered address)@usdoj.gov

I certify on or about 5<sup>th</sup> day of August, 2019 that a true and correct copy of the foregoing was sent via U.S. regular postage prepaid or certified mail to the persons listed below.

Christopher D. Janok  
1233 Nola Avenue  
Barberton, OH 44203

/s/ David A. Mucklow  
DAVID A. MUCKLOW, (#0072875)